

**R E M A R K S**

Applicants appreciate the Examiner's review of the present application and request reconsideration based on the following remarks. Claims 1-12 are pending in the present application.

**Specification**

The Examiner objects to the specification in that the Examiner states the specification does not disclose tax-free accounts, as recited in the claims. Applicants traverse this rejection. The specification discloses taxable and tax-free accounts a multitude of times in the specification, for example on Page 4 line 14, line 15, line 24, line 26 and line 29. Also on Page 10 line 2 and line 11. Disclosures of various types of taxable accounts and tax-free accounts is also found throughout the specification.

**Claim Objection**

The Examiner objects to Claims 8-10 because Claim 8 references itself. Applicants have amended Claim 8 to properly reference Claim 7, and appreciate the Examiner finding this mistake.

**Rejections Under 35 U.S.C. § 102(e)**

The Examiner rejected Claims 1-12 under 35 U.S.C. § 102(e) as being anticipated by Frank et al. (U.S. Patent No. 6,240,399). Applicants traverse this rejection.

Applicants respectfully point out that U.S. Patent No. 6,240,399 (of which the present application is a continuation-in-part of) does not qualify as prior art under § 102(e), or any other section of § 102 for that matter. The present application claims priority to the filing date of U.S. Patent No. 6,240,399 for the subject matter disclosed in that patent, and also claims priority to U.S. Provisional Patent Application No. 60/194,158, with a filing date of April 3, 2000, for additional subject matter. The Examiner has indicated that the claims of the present application

are disclosed by the U.S. Patent No. 6,240,399; therefore, this means the subject matter of the claims of the present application is supported by the filing date of U.S. Patent No. 6,240,399, and it can not be prior art. See MPEP Section 2136.06 IV. Therefore, this rejection should be withdrawn.

**Rejections Under 35 U.S.C. § 102(f)**

The Examiner rejected Claims 1-12 under 35 U.S.C. § 102(f) in that only two inventive entities are listed (Glenn Frank and Jay Whittaker), wherein in the parent application, U.S. Patent No. 6,240,399, has three inventive entities (Glenn Frank, Jay Whittaker, and Robert Keller). Applicants traverse this rejection. The present application claims different subject matter from the claims of the parent application. As shown by declaration, the two listed inventive entities are the inventors of the subjects matter recited in the claims for the present application. Therefore, Applicants request this rejection be withdrawn.

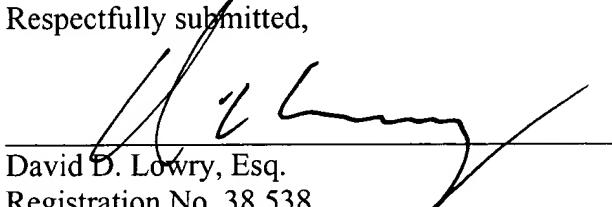
**Conclusion**

In view of the above, reconsideration and allowance of this application are now believed to be in order, and such action is hereby solicited. The Examiner is invited and encouraged to telephone the undersigned at the number below with any questions or concerns in furtherance of the prosecution of the present application.

Please charge any deficiency as well as any other fees which may become due at any time during the pendency of this application, or credit any overpayment of such fees to deposit account No. 50-0369. Also, in the event any extensions of time for responding are required for the pending application(s), please treat this paper as a petition to extend the time as required and charge deposit account No. 50-0369 therefor.

Dated: March 30, 2006

Respectfully submitted,

  
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David D. Lowry, Esq.  
Registration No. 38,538  
Customer No. 21710  
Attorney for Applicant(s)  
BROWN RUDNICK BERLACK ISRAELS LLP  
One Financial Center  
Boston, MA 02111  
Tel.: 617-856-8399  
Fax: 617-856-8201